



# Welcome to your **NetBenefits**<sup>®</sup>

The financial help you need — all in one place



NetBenefits<sup>®</sup> has evolved to provide more help — beyond saving for retirement. From creating an emergency savings fund and managing your spending, to improving your investing know-how and growing your savings, NetBenefits has the resources you need to help you achieve financial wellness, and feel confident about where you stand. Log in to [NetBenefits.com](https://www.netbenefits.com) today to get started and see what's new.

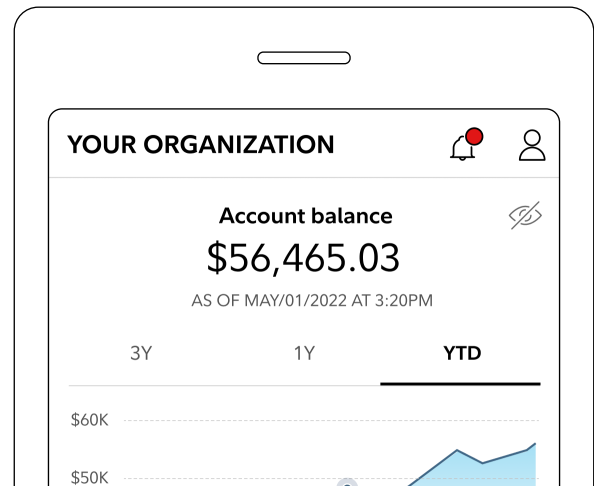
## Take NetBenefits with you

Get instant access to balances, investments, educational resources, and more.

**Download our mobile app today.**



NetBenefits<sup>®</sup> smartphone and iPad<sup>®</sup> app



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[Go to NetBenefits.com](https://www.netbenefits.com)

# Get started and explore your home page

Go to [NetBenefits.com](https://NetBenefits.com) and click "Register as a new user." Follow the instructions to set your unique username and password. Then, log in to see all the features and information on your personalized NetBenefits home page.

The screenshot displays the Fidelity NetBenefits home page for a user named THETA CORPORATION. The page is divided into several sections:

- Account Information:** Shows the account name "401k: THETA RETIREMENT PLAN | View Summary" and the current balance of \$17,002.12 as of 02/11/2022. There are buttons for "Quick Links" and "Portfolio Investments".
- Your financial wellness journey:** A central visualization showing the user's retirement goal. It includes a "Contribution rate" of 10% per paycheck with a "Take action" button. A progress bar shows the "Balance today" at \$17,002.12, the "Projected balance at 60" at \$565,057, and a "Milestone" of 8x salary at 60, which is \$80,000. A callout box labeled 'B' highlights the 10% contribution rate.
- Based on what we know about you, here are some suggestions:** Three numbered cards offer personalized advice:
  - 1 TAKE THE FINANCIAL WELLNESS CHECKUP:** Encourages users to tell their story and get a personalized plan for improvement. A callout box labeled 'D' is present.
  - 2 CREATE A WILL AND ESTATE PLAN:** Encourages users to leave more of their legacy for loved ones.
  - 3 SEE WHEN YOU SHOULD CLAIM SOCIAL SECURITY:** Encourages users to explore options based on their age when starting to claim benefits.
- Ask Us Anything. Really!** A section offering complimentary help with financial goals.
- Get More Investment Choices:** Encourages users to choose investments outside their plan line-up with Fidelity BrokerageLink®.
- Market Insights:** Three small sections provide tips on navigating volatile markets, COVID-19 resources, and market sense.

## Your NetBenefits home page

See where you are today, and get prioritized next steps to help you reach your goals for tomorrow.

### A Account balance

View the total balance for all your workplace and Fidelity accounts.

### B Goals and milestones

Look for important information you can act on—like meeting a suggested retirement savings milestone.

### C Create and manage your plan

Take action from within the Planning & Guidance Center.

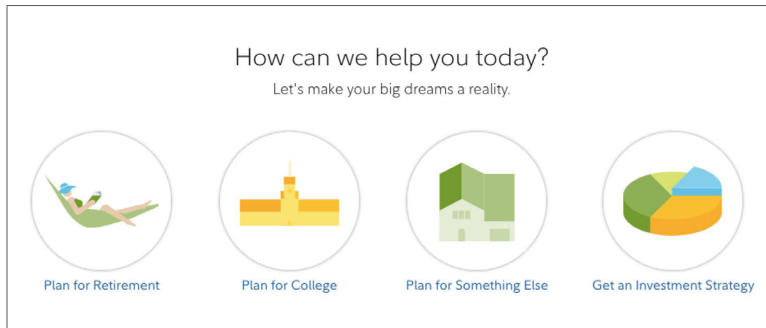
### D Next steps to financial wellness

Review your top 3 priorities and get started on your financial to-dos. See the opportunities page to view all the ways you can improve.

### E Helpful resources

Access resources and important educational information.

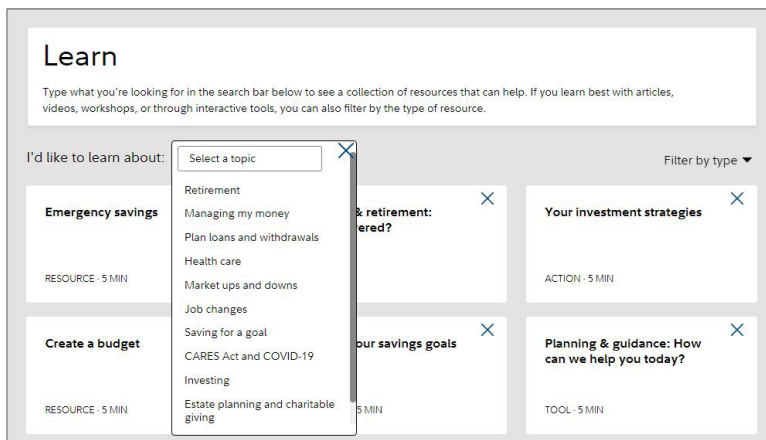
# Financial help and clarity— all in one place



## Planning & Guidance Center

Model and plan for your financial goals.

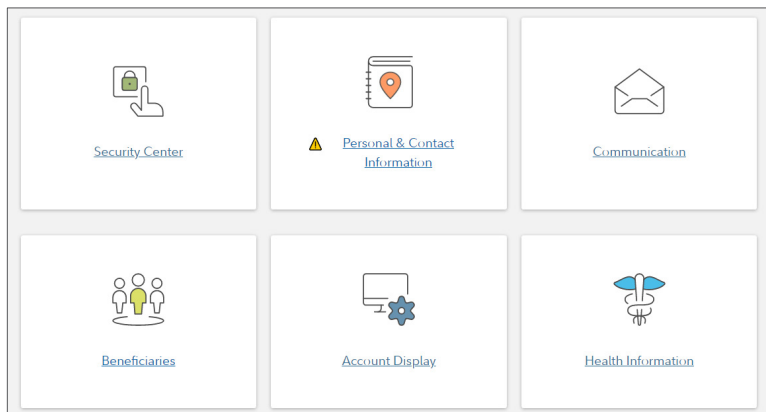
- **Create a Retirement Goal:** Estimate how much income you may have—or need—in retirement.
- **Set an Investment Goal:** View options for building your new portfolio.
- **Make a College Savings Goal:** Estimate college costs and get started with your savings plan.
- **Plan for Something Else:** Put a plan in place to create an emergency fund or meet other important personal goals.



## Learn

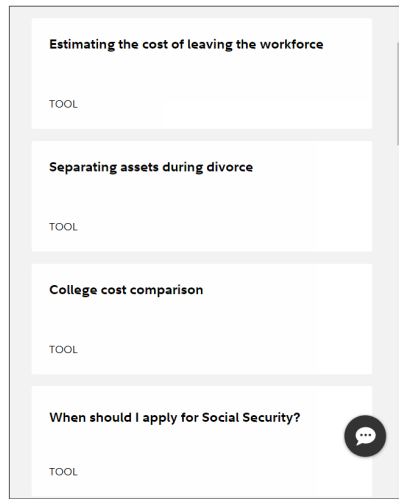
Access top educational resources and tools all in one place.

- Select the financial topic most important to you to get the most recent and relevant information.
- Improve your financial know-how: Browse our collection of articles, videos, and infographics; get help managing a life event; attend a workshop.



## Profile

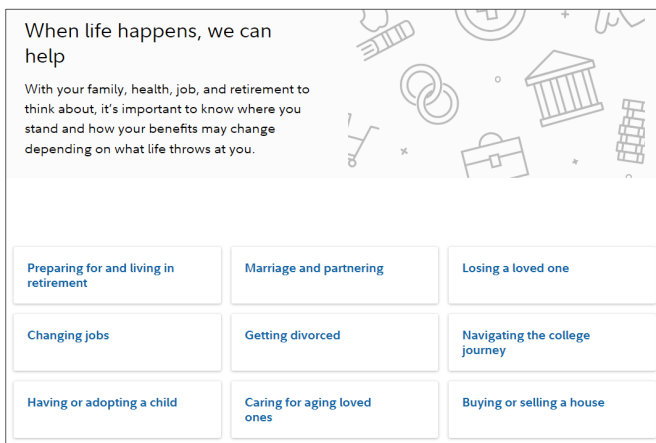
- Manage your username, password, and security settings.
- Keep your contact information up-to-date, including email address and mobile phone number.
- Sign up for eDelivery to ensure that you receive important communications quickly and securely.



## Tools

Access interactive resources that can help with a range of financial needs, including:

- Managing your saving and spending
- Planning for retirement
- Creating an investment strategy
- Saving for college
- Claiming Social Security



## Life Events

Get key tips, insights, resources, and tools to guide you through daily life and major events, including:

- Having or adopting a child
- Marriage and partnering
- Caring for aging loved ones
- Navigating the college journey

# Financial help — where and when you need it

NetBenefits provides the next steps, top priorities, education, and transactional capabilities to help you feel more confident about your financial life. All in one place and all from one trusted source

**Log in to [NetBenefits.com](https://netbenefits.com) today and get started.**

*Llame a la Línea de Beneficios de Jubilación al **800-587-5282**. Los representantes de Fidelity que hablan español están a su disposición para brindarle ayuda.*



Investing involves risk, including risk of loss.

This information is intended to be educational and is not tailored to the investment needs of any specific investor.

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